

Information to identify the case:

Debtor 1 **Zarghoona Noory**
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6775**

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

EIN -- --

Social Security number or ITIN -- --

EIN -- --

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **16-13392-RGM**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Zarghoona Noory

January 18, 2017

For the court:

William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Eastern District of VirginiaIn re:
Zarghoona Noory
DebtorCase No. 16-13392-RGM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: douglasse
Form ID: 318Page 1 of 2
Total Noticed: 31

Date Rcvd: Jan 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2017.

db
13600360 +Zarghoona Noory, 13013 Brierly Forest Court, Manassas, VA 20112-8869
+Affiliate Asset Solutions, LLC, 145 Technology Parkway NW, Suite 100,
Norcross, GA 30092-2913
13600361 +American Collections E, 205 S Whiting St Ste 500, Alexandria, VA 22304-3632
13600362 +American Homepatient, PO Box 531673, Atlanta, GA 30353-1673
13600363 +Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
13600365 +Bonneville Collections, P.O. Box 150643, Ogden, UT 84415-0643
13600367 Central Credit Service, 9550 Regency Blvd, Jacksonville, FL 32225-0000
13600369 +Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641
13600371 +Crystal A. Meleen, Esq., 10521 Judicial Drive, Suite 310, Fairfax, VA 22030-5160
13600375 +Macy's, P.O. Box 9001094, Louisville, KY 40290-1094
13600376 +Navy Federal Credit Union, P.O. Box 24600, Merrifield, VA 22119-2460
13600377 +Nova Cardiovascular Care, P.O. Box 9943, Mc Lean, VA 22102-0943
13600378 +Professional Credit Control, 111 Stow Avenue, Suite 200, Cuyahoga Falls, OH 44221-2560
13600381 +Sentara, P.O. Box 2156, Morrisville, NC 27560-2156
13600383 +Sentara Health Care, P.O. Box 1875, Norfolk, VA 23501-1875
13600384 +Sheridan, PO Box 452498, Fort Lauderdale, FL 33345-2498
13600390 +Whipple Tree Emerg. Phys, P.O. Box 37992, Philadelphia, PA 19101-0592

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
EDI: RECOVERYCORP.COM Jan 19 2017 02:33:00 Recovery Management Systems Corporation,
25 SE 2nd Avenue, Suite 1120, MIAMI, FL 33131-1605
13600364 EDI: BANKAMER.COM Jan 19 2017 02:33:00 Bk Of Amer, Po Box 982238,
El Paso, TX 79998-0000
13600366 +E-mail/Text: ering@cbhv.com Jan 19 2017 02:50:32 Cb Of The Hudson Valle, 155 N Plank Rd,
Newburgh, NY 12550-1748
13600368 +E-mail/Text: jessicajones@cpcrecovery.com Jan 19 2017 02:51:17
Central Portfolio Control, Inc, 10249 Yellow Circle Drive, Suite 200,
Hopkins, MN 55343-9111
13600370 +E-mail/Text: Umesh.Patil@credencerm.com Jan 19 2017 02:51:27 Credence Resource Mana,
17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1940
13600372 +E-mail/Text: bkynotice@harvardcollect.com Jan 19 2017 02:51:50 Harvard Collection,
4839 N Elston, Chicago, IL 60630-2589
13600373 EDI: IRS.COM Jan 19 2017 02:34:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
13600374 +EDI: CBSKOHLS.COM Jan 19 2017 02:33:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096
13600379 +E-mail/Text: colleen.atkinson@rmscollect.com Jan 19 2017 02:51:43 Receivable Management,
7206 Hull Street Rd Ste, North Chesterfield, VA 23235-5826
13600380 +E-mail/Text: Supportservices@receivablesperformance.com Jan 19 2017 02:51:32
Receivables Performance Mgmt., 20816 44th Avenue W, Lynnwood, WA 98036-7744
13600385 +EDI: RMSC.COM Jan 19 2017 02:33:00 Synch/jcp, Po Box 965007, Orlando, FL 32896-5007
13601709 EDI: RMSC.COM Jan 19 2017 02:33:00 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
13600387 +E-mail/Text: bankruptcydepartment@tsico.com Jan 19 2017 02:51:31 Transworld Systems Inc.,
507 Prudential Road, Horsham, PA 19044-2308
13600389 +EDI: VERIZONEAST.COM Jan 19 2017 02:34:00 Verizon, 500 Technology Dr,
Weldon Spring, MO 63304-2225

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13600382* +Sentara, PO Box 2156, Morrisville, NC 27560-2156
13600386 ###+Transworld System Inc/, 2235 Mercury Way Ste 275, Santa Rosa, CA 95407-5463
13600388 ###+Transworld Systems, Inc., 1608 Spring Hill Road #410, Vienna, VA 22182-2269

TOTALS: 0, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0422-9

User: douglasse
Form ID: 318

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Total Noticed: 31

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 20, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 18, 2017 at the address(es) listed below:

H. Jason Gold jason.gold@nelsonmullins.com,
VA19@ecfcbis.com;jgold@ecf.epiqsystems.com;hjg@trustesolutions.net;robert.ours@nelsonmullins.com;
lori.stewart@nelsonmullins.com
Michael Jacob Owen Sandler on behalf of Debtor Zarghoona Noory sandlerlaw@yahoo.com,
ignmjosandler@gmail.com

TOTAL: 2